

LIFE SETTLEMENT BROKERS

vs.

LIFE SETTLEMENT PROVIDERS



WHO REPRESENTS WHOM?



LIFE SETTLEMENTS
POLICY APPRAISALS

SELL-SIDE LIFE SETTLEMENT BROKERS

Licensed fiduciary representing the seller/policyowner

Do not purchase policies

Fiduciary duty to protect seller/policyowner's best interests

Create competitive bidding auction between multiple providers/buyers

Demand fair market value (highest offer) for the client

BUY-SIDE LIFE SETTLEMENT PROVIDERS

Represent the buyer and their interests

Purchase policies

Protect buyer's best interests by eliminating competitive bidding

Want to purchase the policy for the lowest possible price

Offer "fair value" which can be as much as 10X lower than fair market value

LIFE SETTLEMENTS | POLICY VALUATIONS | LONGEVITY SERVICES

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